



Physicians Insurance

A MUTUAL COMPANY

NEWS RELEASE

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PHYSICIANS INSURANCE INTRODUCES CRIMINAL DEFENSE REIMBURSEMENT COVERAGE TO MEDICAL PROFESSIONAL & HOSPITAL LIABILITY INSURANCE POLICIES

SEATTLE, Sept. 27, 2022, Physicians Insurance A Mutual Company today announced the launch of their Criminal Defense Reimbursement Coverage, which enhances its professional liability insurance for physicians and hospitals to include defense costs incurred to respond to criminal allegations arising from patient care.

“The already challenging environment for physicians and hospitals has been made even more difficult as they now navigate the legal ramifications of increased criminal medical negligence and alleged medical errors claims as seen in the case of the Nashville nurse at the Vanderbilt University Medical Center, the potential for criminal state claims arising out of the U.S. Supreme Court decision in *Dobbs v. Jackson Women’s Health Organization*, and the subsequent state criminalization of healthcare practices that have long been the professionally accepted standard of care,” said Bill Cotter, CEO, Physicians Insurance. “Our quick response in creating this coverage reflects our commitment to protecting and defending healthcare professionals as they pursue their life’s work of practicing good medicine.”

While medical professional liability policies have historically excluded coverage for criminal actions, Physicians Insurance’s Criminal Defense Reimbursement Coverage expressly responds to reimburse defense costs up to \$250,000 (without eroding limits of the main policy) when criminal actions arise from *direct patient care*.

The Criminal Defense Reimbursement Endorsement is available for Medical Professional and Hospital Liability policies for Physicians Insurance policyholders in Washington State and will be offered in other states pending regulatory approval.

For more information on this new endorsement, contact Robin Coggins, AVP, Marketing Communications, Physicians Insurance, via email at rcoggins@phyins.com, or visit phyins.com/criminaldefense.

Physicians Insurance A Mutual Company has been providing professional liability solutions to physicians, physician groups, and hospitals for more than four decades, and is the largest insurer of physicians and rural critical-access hospitals in the Pacific Northwest. The company also provides excess liability, assumed reinsurance, provider excess, health-plan reinsurance, and employer medical stop-loss solutions. Insurance offerings are paired with risk management, claims, litigation peer support, and legal defense services, which embody the company's commitment to providing the strongest possible protection for policyholders and rigorously defending the practice of medicine. Through MedChoice, a risk-retention group, Physicians Insurance is expanding its offerings strategically nationwide. Both Physicians Insurance and MedChoice are rated A- (Excellent) by A.M. Best.